Schemes implemented by Ministry in Goa

3139. SHRI SHANTARAM LAXMAN NAIK: Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

(a) the names of the schemes being implemented by the Ministry;

(b) the essential features of each of the schemes;

(c) the names of the schemes under which the Government of Goa/entrepreneurs in Goa have taken benefits; and

(d) the financial allocation given to the State and others under each of the schemes, since inception of the schemes?

THE MINISTER OF STATE OF THE MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI DINSHA J. PATEL): (a) to (c) The Ministry of Micro, Small and Medium Enterprises (MSME) is encouraging the development and promotion of Micro, Small and Medium Enterprises through various schemes/programmes implemented across the country including the State of Goa. Some of the major schemes are:—

1. **Credit Guarantee Scheme**: The scheme provides guarantee cover upto 75% of the credit facility up to Rs. 50 lakh with an incremental guarantee of 50% of the credit facility above Rs. 50 lakh and up to Rs. 100 lakh (85% for loans up to Rs. 5 lakh provided to micro enterprises, 80% for MSEs owned/operated by women and all loans to NER) of the collateral free credit facility (term loan and or working capital) extended by eligible lending institutions to new and existing micro and small enterprises up to Rs. 100 lakh per borrowing unit. The scheme is administered by the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).

2. **Augmentation of Portfolio Risk Fund under Micro Finance Programme**: The scheme has been tied up with the existing programme of SIDBI by way of contributing towards security deposits required from the MFIs/NGOs to get loan from SIDBI. The Government of India provides funds for Micro-Finance Programme to SIDBI, which is called 'Portfolio Risk Fund' (PRF). At present SIDBI takes fixed deposit equal to 10% of the loan amount. The share of MFIs/NGOs is 2.5% of the loan amount (*i.e.* 25% of security deposit) and balance 7.5% (*i.e.* 75% of security deposit) is adjusted from the funds provided by the Government of India.

3. **ISO 9000/14001 Reimbursement**: Cost of obtaining ISO 9000 certification and/or Environment Management System (EMS) ISO 14001 certification by the Micro and Small Enterprises (MSEs) is reimbursed to the extent of 75% of the fees, subject to a maximum of Rs. 75,000. The objective of the scheme is to enhance the competitive strength of the MSEs.

4. **Credit Linked Capital Subsidy Scheme:** The Credit Linked Capital Subsidy Scheme (CLCSS) aims at facilitating technology upgradation of the MSE sector. The scheme provides for 15% capital subsidy on institutional finance availed by MSEs for induction of well established and improved technology in approved sub-sectors/products. The admissible capital subsidy under the scheme is calculated with reference to purchase price of plant and machinery and maximum limit of eligible loan for calculation of subsidy is Rs. 100 lakh.

5. **Entrepreneurship and Skill Development Programme:** These Programmes are conducted with a view to enable the unemployed youth to acquire requisite skills so that they may be self-employed. No fee is charged from SC/ST candidates in all the training programmes. Fee @ 50% is charged from Women/Physical Handicapped candidates in all the training programmes. Further, 20% of the total Entrepreneurship Development Programmes (EDPs)/Entrepreneurial Skill Development Programme (ESDPs) are conducted for weaker sections (SC/ST/Women/Physically Handicapped) in which no fee is charged from the candidates and also a stipend @ Rs. 500/- per month is provided to each candidate.

6. **Micro and Small Enterprises Cluster Development Programme:** The Micro and Small Enterprises Cluster Development Programme (MSE-CDP) envisages measures for capacity building, skill development, technology upgradation of the enterprises, improved credit delivery, marketing support, setting up of common facility centres, etc., based on diagnostic studies carried out in consultation with cluster units and their collectives and management of cluster-wide facilities by the cluster collectives. Under the scheme, contribution of the Government is up to 80% of the project cost (90% for clusters developed exclusively for MSEs operated/owned by women), subject to a ceiling of Rs. 10 crore per project, including Rs. 10 lakh for soft activities, *i.e.,* capacity building activities in the cluster where no fixed assets is acquired or formed.

7. **Integrated Infrastructure Development Scheme:** The Integrated Infrastructure Development (IID) scheme provides infrastructural facilities like power distribution network, water, telecommunication, drainage and pollution control facilities, roads, banks, raw materials, storage and marketing outlets, common service facilities and technological back up services, etc., for MSEs. The scheme also provides for upgradation/strengthening of the infrastructural facilities in the existing industrial estates. The estimated cost (excluding cost of land) to set up an IID Centre is Rs. 5 crore. Central Government provides 40 per cent in case of general States and upto 80% for North East Region (including Sikkim), Jammu and Kashmir, Himachal Pradesh and Uttarakhand, as grant and remaining amount could be loan from SIDBI/Banks/Financial Institutions or the State Funds.

8. **Rajiv Gandhi Udyami Mitra Yojana (RGUMY):** Under this scheme financial assistance is provided to selected lead agencies for providing handholding support to first generation entrepreneurs for establishment of Micro, Small and Medium Enterprises.

9. **Performance and Credit Rating Scheme:** National Small Industries Corporation (NSIC) Under Ministry of MSME is implementing the scheme on behalf of M/o MSME. The scheme aims to create awareness amongst small enterprises about the strengths and weakness of their existing operations and to provide them an opportunity to enhance their organizational strengths and credit worthiness. The rating under the scheme serves as a trusted third party opinion on the capabilities and creditworthiness of the small enterprises. An independent rating by an accredited rating agency has a good acceptance from the Banks/Financial Institutions, Customers/Buyers and Vendors.

10. **Prime Minister's Employment Generation Programme (PMEGP):** Under this programme, financial assistance is provided for setting up of micro enterprises costing upto Rs. 10 lakh in service/business sector and Rs. 25 lakh in manufacturing sector. The assistance is provided in the form of subsidy upto 25 per cent (35 per cent for weaker sections) of the project cost in rural areas while it is 15 per cent (25 per cent for weaker sections) for urban areas.

In addition to the above, there are few more schemes for the development of Khadi and Coir sectors which are implemented by Khadi and Village Industries Commission (KVIC) and Coir Board.

(d) Allocation of funds is made scheme-wise (not state-wise) depending on demand and the funds are utilised for various projects and other activities under the schemes. However, in case of Prime Minister's Employment Generation Programme (PMEGP), the margin money is allocated to States against targets fixed. State-wise targets for the year 2008-09 and 2009-10 are given in Statement-I and II respectively.

Statement

State/Union Territory (UT) – wise details of targets fixed and provisional achievements made under the PMEGP during 2008-09

Sl. No.	States/UTs	Target			Achievement (Provisional)		
		Number of Projects	Margin Money (Rs. lakh)	Employ-ment	Number of Projects	Margin Money (Rs. lakh)	Employ-ment (estimated)
1	2	3	4	5	6	7	8
1.	Chandigarh	50	59.94	500	31	8.09	310
2.	Delhi	237	285.51	2370	5	4.15	50
3.	Haryana	1193	1431.16	11927	821	1437.76	8210

1	2	3	4	5	6	7	8
4.	Himachal Pradesh	377	452.14	3763	340	452.11	3400
5.	Jammu and Kashmir	1083	1300.00	10830	1821	1452.17	18210
6.	Punjab	1500	1800.00	15000	887	1407.93	8870
7.	Rajasthan	2327	2793.42	23270	703	1461.95	7030
8.	Andaman and Nicobar Islands	38	46.25	380	8	2.36	80
9.	Bihar	4293	5152.18	42930	6741	4524.59	67410
10.	Jharkhand	1972	2366.52	19716	940	1128.00	9400
11.	Orissa	2455	2946.68	24554	1976	3004.88	19760
12.	West Bengal	5416	6500.00	54160	5667	6465.81	56670
13.	Arunachal Pradesh	171	205.72	1710	130	95.00	1300
14.	Assam	1709	2050.54	17083	728	525.16	7280
15.	Manipur	392	470.64	3920	3	1.8	30
16.	Meghalaya	403	483.96	4030	3	3.00	30
17.	Mizoram	198	238.28	1980	23	71.23	230
18.	Nagaland	358	430.68	3580	31	61.08	310
19.	Tripura	393	472.12	3930	5	4.3	50
20.	Sikkim	104	125.80	1040	4	6.70	40
21.	Andhra Pradesh	4433	5319.86	44337	903	2605.60	9030
22.	Karnataka	2976	3571.24	29764	2423	3246.82	24230
23.	Kerala	1770	2123.80	17695	389	610.79	3890
24.	Lakshadweep	5	6.66	52	4	5.33	40
25.	Puducherry	50	59.94	500	42	15.96	420
26.	Tamil Nadu	3517	4220.23	35165	1473	2926.56	14730
27.	Goa	72	86.59	719	7	12.95	70
28.	Gujarat	2907	3487.62	29073	307	445.22	3070
29.	Maharashtra	5526	6628.91	55242	3374	4194.90	33740
30.	Chhattisgarh	1447	1736.78	14473	1078	1942.19	10780
31.	Madhya Pradesh	3080	3695.85	30800	628	1351.48	6280
32.	Uttarakhand	968	1162.25	9680	378	466.77	3780
33.	Uttar Pradesh	9807	11768.96	98072	4414	10660.40	44140
	GRAND TOTAL:	61227	73480.23	612245	36287	50603.04	362870

Statement-II

State/UT wise targets under PMEGP – 2009-10

Sl. No.	Name of the State/UT	No. of Projects	Margin Money (Rs. in lakhs)	Employment (Nos)
1	2	3	4	5
North Zone				
1.	U.T. Chandigarh	50	59.94	500
2.	Delhi	750	899.10	7497
3.	Haryana	1193	1431.16	11927
4.	Himachal Pradesh	377	452.14	3763
5.	Jammu and Kashmir	623	748.14	6238
6.	Punjab	1340	1608.02	13398
7.	Rajasthan.	3343	4011.54	33428
	TOTAL:	7676	9210.04	76751
East Zone				
8.	Andaman and Nicobar Islands	17	19.98	167
9.	Bihar	5367	6440.22	53665
10.	Jharkhand	1972	2366.52	19716
11.	Orissa	2455	2946.68	24554
12.	West Bengal	4595	5513.74	45947
	TOTAL:	14406	17287.14	144049
South Zone				
13.	Andhra Pradesh	4433	5319.86	44337
14.	Karnataka	2976	3571.24	29764
15.	Kerala	1770	2123.80	17695
16.	Lakshadweep	5	6.66	52
17.	Pondicherry	50	59.94	500
18.	Tamil Nadu	3517	4220.23	35165
	TOTAL:	12751	15301.73	127513

1	2	3	4	5
West Zone				
19.	Goa	72	86.59	719
20.	Gujarat	2885	3460.98	28845
21.	Dadra and Nagar Haveli	11	13.32	114
22.	Daman and Diu	11	13.32	114
23.	Maharashtra	5526	6628.91	55242
	TOTAL:	8505	10203.12	85034
Central Zone				
24.	Chhattisgarh	1447	1736.78	14473
25.	Madhya Pradesh	3850	4619.82	38501
26.	Uttaranchal	534	641.59	5343
27.	Uttar Pradesh	9807	11768.96	98072
	TOTAL:	15638	18767.15	156389
North East Zone				
28.	Arunachal Pradesh	86	102.86	861
29.	Assam	1709	2050.54	17083
30.	Manipur	195	235.32	1958
31.	Meghalaya	202	241.98	2021
32.	Mizoram	100	119.14	993
33.	Nagaland	179	215.34	1792
34.	Tripura	197	236.06	1965
35.	Sikkim	53	62.90	528
	TOTAL:	2721	3264.14	27201
	GRAND TOTAL:	61697	74033.32	616937

Promotion of SSIs

3140. SHRIMATI SHOBHANA BHARTIA:
SHRI MAHENDRA MOHAN:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state: